FIND PEACE OF MIND

Personal Finance for the Life you Desire

We believe financial planning should be about outcomes, not products — and that starts with being upfront about cost. This guide sets out our typical fees so you know what to expect before we do any work together.

We begin with a no-obligation Discovery Session, following which the fixed fee for our advice will be confirmed in writing — before you commit to anything.

All recommendations provided under this fee schedule are based on our independent advice service. Information regarding Financial Services Compensation Scheme protection can be found in our Welcome Pack.

Initial Advice and Specific Projects

Our advice fees vary depending on the complexity of your circumstances and requirements. The ranges below cover our most popular services; we will provide a fixed fee quote following your Discovery Session and before any commitment.

Full Financial Review

A chance to take stock - a comprehensive financial review with all arising recommendations implemented.

Typical Fee £3,995 - £5,995

Investment Advice

Advice on investing capital in pursuit of your long-term goals, perhaps following an inheritance, divorce or other windfall.

Typical Fee £1,995 - £4,995

Retirement Planning

A clear path to financial freedom, making sense of existing pensions and other assets with all arising recommendations implemented.

Typical Fee £3,995 - £5,495

Independent Mortgage Advice

We conduct initial research and set out your options without charge. When we submit your applicaion, the following fees apply:

Application Fee: £295

Completion Fee: up to £250*

Independent Equity Release Advice

Specialist advice assessing and explaining options. The following fees apply for submitting and managing an application on your behalf:

Application Fee: £295

Completion Fee: £795*

Inheritance Tax Review

Assessing your current and potential future liability to Inheritance Tax (IHT) and considering mitigation strategies.

Typical Fee: £1,995 - £3,995

*The application fee is non-refundable. The completion fee differs depending on the type of application. For standard purchase and re-mortgage transactions a completion fee of £250 applies. For equity release purchase and re-mortgage transactions a completion fee of £795 applies. For product transfers a completion fee of £0 - £250 applies depending on whether the lender payment meets our minimum £250 fee. Lender Payment; we may also receive a payment from your lender if your mortgage or loan completes, typically a percentage of the loan amount. For example, a standard mortgage lender might pay 0.35% — £350 on a £100,000 mortgage and an equity release lender might pay 1.25% - 2.85% reflecting the specialist nature of this advice.

Ongoing Service Fees

We work with a limited number of clients to ensure every individual receives the time, attention and quality of advice they deserve. This deliberate approach means we can genuinely get to know you, your goals and your circumstances — and be there when it matters most.

We don't set a minimum level of assets to work with us — it is the relationship and the outcomes that matter to us, not the size of your portfolio.

Annual Ongoing Service Subscription

An annual subscription to the FPoM Ongoing Service includes all the financial planning and investment management activities described in this guide. Our fee is 0.75% of the value of the investments we manage on your behalf each year — charged transparently, with no hidden costs and no surprises.

Where we do not manage investments on your behalf, or where the percentage-based fee is below £1,995, our minimum annual fee of £1,995 applies.

"Thank you for all your help — I don't know what we would do without you"

Contact Us

- **Telephone: 01749 676625**
- **E-mail: info@findpeaceofmind.co.uk**
- **Web: www.findpeaceofmind.co.uk**
- **Post: Glenmoor, Pitney, Langport, TA10 9AU (registered address)**

Additional Services

Sometimes you will need advice that falls outside the scope of the FPoM Ongoing Service — a new mortgage, a pension transfer, or a first step into retirement income. We will always let you know upfront and provide a clear summary of the work and fee before any cost is incurred. As an existing client, you will benefit from a reduced rate reflecting the time we save by already knowing your circumstances. Examples of services subject to additional charges:

- Pension and investment transfers (not already managed by us)
- New pension or investment set-up
- Retirement income strategy, including annuity or flexible drawdown
- Mortgage and equity release advice
- Protection and insurance applications
- One-off pension or investment contributions from cash